

**Road Side Assistance
(Add-On to Private Car Package Policy)**

1 Recital Clause

Whereas the insured by a proposal and declaration, which shall be the basis of this contract and is deemed to be incorporated herein, has applied to National Insurance Company Limited (herein after called the Company) for the **insurance** herein after set forth and has paid the **Add-on** premium as consideration for such insurance in respect of the vehicle (herein after called the Insured Vehicle) as described in the Schedule.

2 Operative Clause

Subject to terms, definitions, exclusions, and conditions contained herein, it is hereby understood and agreed that the Company shall arrange to provide the following services through third party service provider(s) within India, **except the islands areas**, during the policy period, as mentioned in the Schedule, provided the insured vehicle has been immobilized **under the circumstances described in Section 4 of this Add-on**.

3 Definitions

- 3.1 **Policy** means Private Car Package Policy **along with Road Side Assistance (Add-On to Private Car Package Policy)**.
- 3.2 **Schedule** means a document forming part of the Policy, containing insured details, insured vehicle details, period of insurance, IDV of Insured Vehicle, premium paid and other details.
- 3.3 **Service Provider** means any entity engaged, for a fee by the Company for the purpose of providing assistance to the insured, as mentioned below.

4 Covered Conditions under Road Side Assistance

4.1 Spot Repair Services

In the event, that the insured vehicle is immobilized due to any mechanical or electrical breakdown, the Company shall arrange for an automobile technician **who is qualified and has expertise** to attend to the insured vehicle on the spot of such breakdown to help mobilize the vehicle on its own power through spot repair. **In case vehicle cannot be mobilised by the technician with his best of his efforts, Company would arrange the towing to nearest garage/ repair centre as per insured's choice.**

Not Covered

Cost of parts replaced and/or consumables are not covered hence to be borne by the **insured**

4.2 Dead Battery Service/Jumpstart

In the event, that the engine of the insured vehicle fails to start due to a discharged battery, the Company shall arrange for an automobile technician to attend to the Insured vehicle on the spot of such event, to help jump start the vehicle, **enabling the vehicle to be mobilised for its onward movement.**

Multiple requests from same insured for same insured vehicle will be considered as separate claims

4.3 Flat Tyre Support

In the event, that the insured vehicle is immobilized, due to flat tyre or burst tyre, the Company shall arrange for an automobile technician to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre **(Stepney) of the Insured** carried in the insured vehicle. In case the tyre **tube/valve** needs to be repaired or a puncture needs to be fixed, the flat tyre/ **wheel** will be taken **by the technician** to the nearest flat tyre repair shop for repairs & re-attached to the insured vehicle **post repair.**

4.4 24 Hour Towing Facility to the Nearest Garage

In the event, that the insured vehicle is immobilized due to any breakdown covered by the Policy/ Add-on, the Company shall arrange for towing of the insured vehicle to the nearest Authorized Repair shop/Garage using the most suitable towing equipment up to 50 kms (distance will be calculated on a Garage to Garage basis).

In the event of towing of the insured vehicle, if the towing truck takes more than 1 hour to reach to breakdown location, the Company shall arrange for a safe custody of the insured vehicle. An authorised representative shall be sent to take custody of the insured vehicle to enable the insured to continue with onwards journey. The vehicle will be towed to workshop as soon as the truck reaches breakdown location.

Not Covered

For any towing beyond 50 km insured shall paytowing charges on actual basis to the towing vendor.

4.5 Lock-Out Assistance

In the event, that the insured vehicle is immobilized, due to lost or misplaced keys, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Company upon production of personal identification and authorization shall arrange either to,

- a. Locate and retrieve duplicate set of keys, and deliver such keys to the insured or his authorized representative. This service is available if the breakdown location is within 50 KM distance from duplicate key location.
- b. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event to make a copy of the key.

Not Covered

Cost of key in case insured needs assistance in making a new key.

4.6 Fuel Delivery in case the Vehicle Runs Out of it

In the event that the insured vehicle is immobilized, due to the insured vehicle running out of fuel, the Company shall arrange for an automobile technician with an emergency tank of fuel up to 5 ltrs on the spot where the insured vehicle stands immobilized.

Not Covered

- a. This service is not available if the fuel type of the insured vehicle is other than Petrol or Diesel.
- b. Actual cost of the Fuel shall be charged to the insured as per prevailing market prices of that day.

4.7 Wrong Fueling

In the event that the insured vehicle is immobilized due to wrong fuelling (i.e., petrol for diesel, diesel for petrol), the Company shall arrange for an automobile technician to assist the insured for draining, flushing and replenishing of the fuel system. The emptying of the fuel tank in case of fuel contamination shall always be under consultation and approval from the insured for repair on site or the vehicle shall be towed to the nearest workshop of whichever is suitable.

Not Covered

- a. This service is not available if the fuel type of the insured vehicle is other than Petrol or Diesel.
- b. Actual cost of the Fuel shall be charged to the insured as per prevailing market prices of that day.

5 Other Services

5.1 Cab Assistance

In event of towing of the insured vehicle as per Section 4.4, the Company shall arrange for a cab to get the insured to his/her destination.

Not Covered

The cost of taxi service.

5.2 Assistance over Phone

In the event that the insured vehicle is immobilized but it is considered to be practical to advise the insured to resolve the problem on the telephone, the Company shall arrange to provide the insured **necessary** advice on the actions **required to meet his road side emergency needs**.

5.3 Medical Co-ordination

In case of a medical emergency arising due to a breakdown, the Company shall arrange to assist the insured with contact numbers of medical facilities and professionals in the vicinity as far as practicable **and on best effort basis**.

Not Covered

Actual diagnostic and medical expenses is not covered and to be borne by the Insured.

5.4 Relay of Urgent Messages

In case of a breakdown, the Company shall arrange to keep desired family member or friend informed as far as practicable.

5.5 Hotel Booking Co-ordination

In event of towing of the insured vehicle as per Section 4.4, the Company shall arrange for a booking **on the best effort basis** in the nearest hotel from the incident location under consultation and approval from the insured.

Not Covered

The cost of stay/**accommodation**.

5.6 Vehicle Repatriation

In event of the repairs have been completed in the authorized workshop, the Company shall arrange for the insured vehicle to be transported back from the workshop location to insured's desired location.

Not Covered

Charges for **such** transportation **of the vehicle**, **are not covered and to be borne by the Insured.**

6 General Exclusions to all Services

The Company shall not be liable to arrange for any service in cases where,

- a) Breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
- b) Driver of the vehicle is found to be in any of the situations that are indicated below:
 - i. The state of intoxication or under the influence of drugs, toxins or narcotics not medically prescribed. For these effects, one is under the effect of alcoholic drinks when the degree of alcohol in the blood is greater than that authorized by the legislation on traffic, motor vehicle movement, road safety, or similar ones in the country where the incident occurs.
 - ii. Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
 - iii. Does not hold an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989.
- c) Accidents has resulted from the illegitimate removal of the insured vehicle.
- d) Accidents or breakdowns has resulted when the insured or the authorized driver have infringed upon the regulatory ordinances as far as the requisites.
- e) Insured vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to ply on public roads.
- f) Insured vehicle is involved in or is liable to be involved in legal case prior to or post immobilization.
- g) Fuel, mineral essences, and other inflammable, explosive or toxic materials transported in the insured vehicle.
- h) Any public vehicle like ambulances, taxis, police vehicles and / or fire brigade vehicles and any other similar vehicle is used for private use.

- i) Accident or breakdown has resulted due to usage of the car for racing, rally and criminal activity purposes.
- j) Insured vehicle is not rendered immobilized but need repair at the workshop.

7 Conditions

- 7.1 The cover shall cease for the policy period after first four services during the policy period admissible under the Add-on. However renewal shall be allowed, subject to eligibility.
- 7.2 If the insured vehicle has been immobilized due to any covered condition and assistance is required, the insured shall call the toll free number provided in the Schedule, and communicate complete details about the covered condition known to him/ her to the service provider. The service provider shall arrange for the covered service required to mobilize the insured vehicle/ other services, as mentioned in Section 5 above, required by the insured. Any additional service not mentioned in the Policy shall not be provided/ arranged.
- 7.3 Any cost which is not covered shall be borne by the insured and settled on spot using the payment mode suggested by the service provider.
- 7.4 In the event of transfer of ownership, the cover shall cease.
- 7.5 The Company may cancel the Policy along with the Add-on by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the Policy along with the Add-on may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the Policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force.
- 7.6 In certain adverse weather conditions such as floods, thunderstorms, heavy rains, and other adverse conditions such as traffic congestion, political movements, civil unrest, protests etc. it may become physically impossible to provide prompt assistance.
- 7.7 In case it is found at any stage that false information has been furnished by the insured or in case the Add-on is misused or abused, the services may be refused to the insured and the insured in such cases, shall not have any right of claim against the Company or the service provider.

Subject otherwise to terms, exclusions, conditions, and endorsements of the Policy.